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Respectfully submitted,

Date 9-21-07

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: September 21, 2007 <i>(use as many sheets as necessary)</i>				Application Number	10/737,295
				Filing Date	12/16/2003
				First Named Inventor	John E. Gang
				Art Unit	3624
				Examiner Name	Weisberger, Richard C.
Sheet	1	of	2	Attorney Docket Number	037607-0232

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

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FOREIGN PATENT DOCUMENTS

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	A1	FANNIE MAE, Delivering Loans for MBS, 1996, 138 pages, Fannie Mae, Washington, DC, USA	
	A2	FANNIE MAE, Guide to Underwriting with Desktop Underwriter, October 1997, 152 pages, Verison 4.0, Fannie Mae, Washington, DC, USA	
	A3	FANNIE MAE, MORNET MBS Pool Submission System User's Guide, September 1998, 259 pages, Version 5.3, Fannie Mae, Washington, DC, USA	
	A4	FANNIE MAE, Making Good Delivery A Guide to Delivering Loans for Cash and MBS, 1994, 121 pages, Fannie Mae, Washington, DC, USA	

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	A5	FANNIE MAE, MORNET Cash Delivery System User's Guide, November 1997, 177 pages, Version 2.6, Fannie Mae, Washington, DC, USA	
	A6	FANNIE MAE, Delivering Loans for Cash, 1997, 96 pages, Fannie Mae, Washington, DC, USA	
	A7	FANNIE MAE, MORNET Manager User's Guide, November 1998, 187 pages, Version 3.0, Fannie Mae, Washington, DC, USA	
	A8	FANNIE MAE, MORNET Servicing Support System User's Guide, December 1998, 370 pages, Fannie Mae, Washington, DC, USA	
	A9	ERICK BERGQUIST, Web Trader Visible Markets Raising Capital, Talking Big, American Banker, August 18, 2000, 2 pages, volume 165, number 159, Thomson Information Services Inc., USA	
	A10	INTERNATIONAL SEARCHING AUTHORITY, Notification of Transmittal of the International Search Report or the Declaration, December 22, 2004, 6 pages, International Searching Authority, Alexandria, Virginia	

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